

### Checking & Savings

|  |                           |
|--|---------------------------|
| ATM Withdrawal <sup>1</sup>  | FREE                      |
| ATM/Debit International Transaction  | Up to 1.5% of Transaction |
| Inactivity Fee <sup>2</sup> (per account, per month)   | \$5                       |
| Money Market Excessive Withdrawal (each item, after 4 withdrawals per month)                     | \$6                       |
| Overdraft Fee - Paid or Returned <sup>3</sup> (per item, maximum of 2 fees per account, per day) | \$4                       |
| Overdraft Transfer (from linked accounts)  | FREE                      |
| Replacement Debit Card (each)  | FREE                      |
| Returned Deposit Item <sup>4</sup>   | \$9                       |
| Stop Payment (per order)   | \$9                       |

### Loans

|  |  |        |      |          |     |
|--|--|--------|------|----------|-----|
| Forced Placed Insurance Processing (each occurrence) | \$12   |        |      |          |     |
| Loan Payment by Debit/Credit Card (convenience fee)  | <table border="0"> <tr> <td style="text-align: right;">Online</td> <td style="text-align: right;">FREE</td> </tr> <tr> <td style="text-align: right;">By Phone</td> <td style="text-align: right;">\$9</td> </tr> </table> | Online | FREE | By Phone | \$9 |
| Online   | FREE   |        |      |          |     |
| By Phone   | \$9  |        |      |          |     |
| Returned Loan Payment <sup>5</sup>                   | \$15   |        |      |          |     |

### Miscellaneous

|   |      |
|---|------|
| Loan Payment Change/Reversal <sup>5</sup> | \$9  |
| Returned Mail (per item)                  | \$5  |
| Same Day ACH Origination (per order)      | \$10 |
| Wire Transfer - Domestic (outgoing)       | \$20 |
| Wire Transfer - International (outgoing)  | \$50 |
| Wire Transfer - Incoming                  | FREE |

### On Demand Service Fees

|  |   |         |      |         |      |
|--|---|---------|------|---------|------|
| Corporate Checks   | \$3   |         |      |         |      |
| Expedited Mail Delivery                                    | <table border="0"> <tr> <td style="text-align: right;">Weekday</td> <td style="text-align: right;">\$20</td> </tr> <tr> <td style="text-align: right;">Weekend</td> <td style="text-align: right;">\$30</td> </tr> </table> | Weekday | \$20 | Weekend | \$30 |
| Weekday  | \$20  |         |      |         |      |
| Weekend  | \$30  |         |      |         |      |
| Document Copies (per page)                                 | \$0.25  |         |      |         |      |
| Medallion Signature Guarantee (per stamp for members only) | FREE  |         |      |         |      |
| Reconciliation/Research (per hour, one hour minimum)       | \$25  |         |      |         |      |

<sup>1</sup>Transactions performed at some ATMs may be subject to the ATM owner's surcharge fee. Please see the online ATM locator at [ConnexusCU.org](http://ConnexusCU.org) for a list of ATMs that are surcharge-free. Connexus provides ATM surcharge rebate credits to Xtraordinary Checking account holders each month if account requirements are met. Surcharge Rebates: Up to \$5.00 per ATM withdrawal within the United States. The surcharge rebate is limited to a \$25.00 maximum credit each month. See the Truth-in-Savings Disclosures for details on the Xtraordinary Checking Account requirements.

<sup>2</sup>Inactivity Fee applies to: Checking Accounts (**members age 18 and over**) with no activity in 90 days and month-end account balance under \$100. Health Savings Account, Money Market Accounts, and Savings Accounts other than Member Share Savings with no activity in 12 months and month-end balance under \$100. Member Share Savings Accounts (**members age 18 and over**) with no activity in 12 months, no other accounts or loans, and month-end balance is under \$100.

<sup>3</sup>Fee applies to overdrafts paid and returned by Connexus Credit Union created by check, in-person withdrawal, ATM withdrawal, or other electronic means. You will be subject to a fee of \$4 each time we pay an overdraft or return a transaction unpaid, with a combined maximum of two (2) fees assessed per account, per business day. You will not be charged a fee on a transaction that overdraws your account by \$10 or less.

<sup>4</sup>Fee applies to each presentment of a check, ACH, or debit transfer that is returned to us unpaid.

<sup>5</sup>Fee applies to loan payment reversal requests and more than two requests annually to change the Loan Auto Pay Agreement.

